

<b>Notice of References Cited</b>	Application/Control No. 09/995,178		Applicant(s)/Patent Under Reexamination BERGMANN ET AL.	
	Examiner Harish T. Dass		Art Unit 3693	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,240,399	05-2001	Frank et al.	705/36R
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Lynn Brenner "FAMILY FINANCE / Getting a Handle On Rules of Roth IRAs";Newsday. (Combined editions). Long Island, N.Y.: Apr 29, 2000. pg. F.04
	V	Jacob, Nancy "Tax-efficient investing: Reduce tax drag, improve asset growth"; Trusts & Estates. Atlanta: Jun 1996.Vol.135, Iss. 7; pg. 25, 8 pgs
	W	Reichenstein "Calculating Asset Allocation", Fall 2000
	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.